

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: PATRICIA K. KOZAK

Case No. 09-75547

Debtor(s)

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/16/2009.
- 2) The plan was confirmed on 05/14/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/09/2010, 06/22/2012, 07/27/2012.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/09/2013.
- 5) The case was completed on 02/03/2015.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,564.00.
- 10) Amount of unsecured claims discharged without full payment: \$127,531.12.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,289.30
Less amount refunded to debtor(s)	\$ 159.30
NET RECEIPTS	\$ 18,130.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,067.87
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 4,067.87
Attorney fees paid and disclosed by debtor(s):	\$ 500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	3,000.00	0.00
GREEN TREE SERVICING LLC	Sec	0.00	86,298.66	0.00	0.00	0.00
VALLEY BELL CREDIT UNION	Sec	0.00	48,648.01	0.00	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	4,500.00	4,832.01	4,832.01	745.92	0.00
AT&T UNIVERSAL CARD /	Uns	29,200.00	NA	NA	0.00	0.00
FIA CARD SERVICES NA	Uns	12,300.00	12,398.30	12,398.30	1,913.94	0.00
CITI CARDS	Uns	11,100.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	16,300.00	17,803.45	17,803.45	2,748.33	0.00
JC PENNEY / GEMB	Uns	1,000.00	NA	NA	0.00	0.00
KING SIZES / WFNNB	Uns	400.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	700.00	730.86	730.86	112.83	0.00
MENARDS / HOUSEHOLD BANK	Uns	3,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,000.00	2,080.15	2,080.15	321.11	0.00
SPRINT NEXTEL - DISTRIBUTIONS	Uns	75.00	69.15	69.15	10.68	0.00
CAPITAL ONE BANK USA NA	Uns	2,400.00	2,393.00	2,393.00	369.41	0.00
THE SWISS COLONY	Uns	160.00	231.31	231.31	35.71	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	31,925.54	31,925.54	4,928.37	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	933.06	933.06	144.04	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	0.00	11,896.42	11,896.42	1,836.46	0.00
HOME DEPOT CREDIT SERVICES	Uns	0.00	5,800.00	5,800.00	895.33	0.00
HOME DEPOT CREDIT SVC/	Uns	5,800.00		NA	NA	0.00
RICHARD KOZAK (DECEASED)	Uns	0.00		NA	NA	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 91,093.25	\$ 14,062.13	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,067.87
Disbursements to Creditors	\$ 14,062.13
TOTAL DISBURSEMENTS:	\$ 18,130.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/22/2015

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.